

Appendix B3: HPHC Insurance Company Rates for DirigoChoice Products

Notes:

1. The following pages are from HPHC's rate filing. They are marked "proposed," but were subsequently approved.
2. Benefit Sets 2 and 3 are the only ones currently offered or in force. Benefit Set 1 was an older version.
3. The column headings "EE" and "E/K" are in error – they relate to group coverage. Better headings would be "Single" and "Adult with Child(ren)." The other two column headings, "Dual" and "Family," might be more clearly labeled as "Two Adults" and "Two Adults with Child(ren)."

Harvard Pilgrim Health Care Insurance Company (HPHCIC)
DirigoChoice Individual Rate Filings
Effective July 1, 2010
Exhibit III: Benefit Summary, and proposed rates

BENEFIT SET 2:

Income Group		Coinsurance				
Level	Deductible	Coinsurance %	OOP	Total OOP	OV copay	Pharmacy copays
B	\$500	70%/50%	\$1,100	\$1,600	\$25	\$10/\$30/\$50
C	\$800	70%/50%	\$1,800	\$2,600	\$25	\$10/\$30/\$50
D	\$1,125	70%/50%	\$2,475	\$3,600	\$25	\$10/\$30/\$50
E	\$1,450	70%/50%	\$3,150	\$4,600	\$25	\$10/\$30/\$50
F	\$1,750	70%/50%	\$3,850	\$5,600	\$25	\$10/\$30/\$50

BENEFIT SET 3:

Income Group		Coinsurance				
Level	Deductible	Coinsurance %	OOP	Total OOP	OV copay	Pharmacy copays
B	\$500	70%/50%	\$1,000	\$1,500	\$25	\$10/\$30/\$50
C	\$1,000	70%/50%	\$1,000	\$2,000	\$25	\$10/\$30/\$50
D	\$1,500	70%/50%	\$1,000	\$2,500	\$25	\$10/\$30/\$50
E	\$2,000	70%/50%	\$1,000	\$3,000	\$25	\$10/\$30/\$50
F	\$2,500	70%/50%	\$1,000	\$3,500	\$25	\$10/\$30/\$50

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3Q 2010 Rates for Benefit Plan 2

Income Group	EE only	E/K	Dual	Family
Level				
B	\$694.82	\$1,250.67	\$1,389.63	\$2,084.45
C	\$657.89	\$1,184.21	\$1,315.79	\$1,973.69
D	\$611.42	\$1,100.56	\$1,222.85	\$1,834.28
E	\$577.20	\$1,038.96	\$1,154.40	\$1,731.60
F	\$547.87	\$986.17	\$1,095.74	\$1,643.61

3Q 2010 Rates for Benefit Plan 3

Income Group	EE only	E/K	Dual	Family
Level				
B	\$700.07	\$1,260.14	\$1,400.16	\$2,100.24
C	\$656.36	\$1,181.46	\$1,312.74	\$1,969.10
D	\$606.22	\$1,091.19	\$1,212.43	\$1,818.65
E	\$573.95	\$1,033.10	\$1,147.89	\$1,721.84
F	\$548.18	\$986.74	\$1,096.37	\$1,644.56

Harvard Pilgrim Health Care Insurance Company (HPHCIC)**DirigoChoice Individual Rate Filings****Effective July 1, 2010****Exhibit IV: Rating Factors****1: Age Rating Factors**

Band	AgeFactors
<30	0.51
30-39	0.712
40-44	0.857
45-49	1.086
50-54	1.234
55-59	1.476
60-64	1.719
65+	1.823

2. Area Factors

County	Factors
Androscoggin	0.970
Aroostook	1.150
Cumberland	0.900
Franklin	1.025
Hancock	1.150
Kennebec	0.925
Knox	0.950
Lincoln	0.975
Oxford	0.975
Penobscot	1.150
Piscataquis	1.150
Sagadahoc	0.950
Somerset	1.150
Waldo	1.050
Washington	1.150
York	0.900